

## ABSTRACT

According to aspect of same embodiment of the invention, a method of communicating a message from a sender to a recipient in possession of a unique identifier by use of which the recipient can perform a transaction at a transaction terminal comprising: receiving the message from the sender, the message including a reference to the unique identifier; storing the message in a computer memory; detecting performance by the recipient of a transaction at the transaction terminal; and transmitting the message from the computer memory in which it is stored to the transaction terminal for display to the recipient incidental to the transaction performed, the message being independent of the transaction performed. According to other aspects of some embodiments of the invention, a computer-implemented method of enhancing financial transaction services comprises providing a computer network including a transaction terminal through which financial transactions are communicated; communicating a message from a sender to a recipient through the computer network, wherein the message is transmitted to the recipient through the transaction terminal incidental to performance by the recipient of a financial transaction. According to yet other aspects of some embodiments of the invention, a method of communicating a message from a sender to a recipient in possession of a unique identifier by use of which the recipient can perform a transaction at a transaction terminal receiving the message from the sender, the message including a reference to the unique identifier; storing the message in a computer memory; detecting performance by the recipient of a transaction at the transaction terminal; and transmitting the message from the computer memory in which it is stored to the transaction terminal for display to the recipient incidental to the transaction performed, the message being independent of the transaction performed. Apparatus for communicating a message from a sender to recipient in possession of a unique identifier by use of which the recipient can perform a transaction at a transaction terminal comprises: a first communication network; a second communication network including a transaction terminal; a computer memory; one or more processors collectively executing a sequence of instructions defining functions of receiving the message over the first communication network; storing the message in the memory; detecting performance by the recipient of a transaction at the transaction terminal; and transmitting the message over the second communication network.